

**Information to identify the case:**

Debtor 1	<u>Calvin Gaynor</u>	Social Security number or ITIN	xxx-xx-2913
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Kim M Gaynor</u>	Social Security number or ITIN	xxx-xx-4458
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-11216-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Calvin Gaynor  
fdba Monet Fine Limo LLC

Kim M Gaynor

5/14/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Calvin Gaynor  
 Kim M Gaynor  
 Debtors

Case No. 14-11216-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: May 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2019.

db/jdb  
 514487612 +Calvin Gaynor, Kim M Gaynor, 156 Dunlin Lane, Pleasantville, NJ 08232-2942  
 514487612 Absecon Family Dental, 658 White Horse Pike, Absecon, NJ 08201-2302  
 514487614 Atlantic Credit & Financing, P.O. Box 13388, Roanoke, VA 24033  
 514487615 +Atlantic Gastroenterology, NCO Financial, P.O. Box 15636, Wilmington, DE 19850-5636  
 514487616 +Best Buy, P.O. Box 790441, St. Louis, MO 63179-0441  
 514487620 +Dental Care Of Brigantine, 4276 B Harbor Beach Blvd, Brigantine, NJ 08203-1363  
 514487622 Horizon Eye Care, 2401 Bay Ave., Ocean City, NJ 08226-2456  
 514487623 +JSM At Timber Glen, LLC, 2000 Timber Glen Dr., Hamilton, NJ 08330-3456  
 514626824 +JSM At Timber Glen, LLC, Michael Shiviets, Esq., 1260 Stelton Road,  
 Piscataway, NJ 08854-5282  
 514574855 +MARINER FINANCE, LLC, 3301 BOSTON ST.,STE 201, BALTIMORE, MD 21224-4979  
 514487624 +Mariner Finance L L C, C/O William E Brewer Esq, P O Box 1001, Marmora, NJ 08223-5001  
 514548142 +MidFirst Bank, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,  
 Mountainside, NJ 07092-2315  
 514487625 Midland Mortgage, P.O. Box 26648, Oklahoma City, OK 73126-0648  
 514487627 +NRC INC, 6491 Peachtree Industrial Park, Atlanta, GA 30360-2100  
 514487628 +PNC Bank, C/O NCB Management Services, P.O. Box 1099, Langhorne, PA 19047-6099  
 514487632 +SRA Associates, Inc., 401 Minnetonka Rd., Hi Nella,, NJ 08083-2914  
 514487631 South Jersey Gas Co., P.O. Box 6091, Bellmawr, NJ 08099-6091  
 514525126 +Steward Financial Services, c/o Stark & Stark, 401 Route 73 North, Suite 130,  
 Marlton, NJ 08053-3428  
 514487634 +Timber Glenn, 2000 Timber Glen Dr., Hamilton, NJ 08330-3456  
 514487635 +Trojan Professional Services, P.O. Box 1270, Los Alamitos, CA 90720-1270  
 514487638 #+Wells Fargo Dealer Services, P.O. Box 3599, Rancho Cucamonga, CA 91729-3599  
 514705680 +Wells Fargo Dealer Services, Inc., John R. Morton, Jr., Esquire,  
 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 15 2019 02:22:35 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 15 2019 02:22:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +EDI: WFFC.COM May 15 2019 05:48:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S,  
 1451 Thomas Langston Road, Winterville, NC 28590-8872  
 514649870 +E-mail/Text: BKRMailOps@weltman.com May 15 2019 02:22:42  
 ATLANTIC CREDIT & FINANCE SPECIAL FINANCE UNIT, LL, GE CAPITAL RETAIL BANK,  
 c/o Weltman Weinberg & Reis, P.O. BOX 6597, Cleveland, OH 44101-1597  
 514654197 +E-mail/Text: BKRMailOps@weltman.com May 15 2019 02:22:43  
 ATLANTIC CREDIT & FINANCE SPECIAL FINANCE UNIT, LL, Successor in interest to GE CAPITAL RETA,  
 c/o Weltman, Weinberg & Reis, 325 Chestnut Street, Ste 501, Philadelphia, PA 19106-2605  
 514636751 EDI: AIS.COM May 15 2019 05:48:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 514487613 +E-mail/Text: bankruptcy@pepcoholdings.com May 15 2019 02:21:51 Atlantic City Electric Co.,  
 P.O. Box 4875, Trenton, NJ 08650-4875  
 514575253 E-mail/Text: bankruptcy@pepcoholdings.com May 15 2019 02:21:51  
 Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600  
 514487617 EDI: CAPITALONE.COM May 15 2019 05:38:00 Capital One, P.O. Box 85617,  
 Richmond, VA 23285-5617  
 514487618 +EDI: CAPITALONE.COM May 15 2019 05:38:00 Capital One, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 514487619 EDI: WFNNB.COM May 15 2019 05:38:00 Comenity-HSN, P.O. Box 659707,  
 San Antonio, TX 78265-9707  
 514487621 EDI: RMSC.COM May 15 2019 05:38:00 GE Capital Retail Bank, P.O. Box 965009,  
 Orlando, FL 32896-5009  
 514487626 +E-mail/Text: egssupportservices@alorica.com May 15 2019 02:22:49 NCO Financial Systems Inc.,  
 507 Prudential Road, Horsham, PA 19044-2308  
 514926513 +E-mail/Text: csc.bankruptcy@amwater.com May 15 2019 02:23:52 New Jersey American Water,  
 PO Box 578, Alton, IL 62002-0578  
 514794963 EDI: PRA.COM May 15 2019 05:38:00 Portfolio Recovery Associates, LLC, c/o Capital One,  
 POB 41067, Norfolk VA 23541  
 514802297 EDI: PRA.COM May 15 2019 05:38:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One/Hsbc, POB 41067, Norfolk VA 23541  
 514843029 EDI: PRA.COM May 15 2019 05:38:00 Portfolio Recovery Associates, LLC, c/o Pep Boys,  
 POB 41067, Norfolk VA 23541  
 514487629 +EDI: PRA.COM May 15 2019 05:38:00 Portfolio Recovery Asso., LLC, P.O. Box 12914,  
 Norfolk, VA 23541-0914  
 514487630 +EDI: CCS.COM May 15 2019 05:48:00 Progressive Garden State Ins. Co.,  
 C/O Credit Collection Services, Two Wells Ave., Newton, MA 02459-3225  
 514578440 EDI: Q3G.COM May 15 2019 05:38:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 514487633 +E-mail/Text: jchrist@stewardfs.com May 15 2019 02:22:45 Steward Financial Servicies,  
 P.O. Box 39, Maple Shade, NJ 08052-0039

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 49

Date Rcvd: May 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514487636	+EDI: VERIZONCOMB.COM May 15 2019 05:38:00	Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055
514847724	+EDI: WFFC.COM May 15 2019 05:48:00	Wells Fargo Bank, PO Box 63491 MAC A0143-042, San Francisco, CA 94163-0001
514848644	+EDI: WFFC.COM May 15 2019 05:48:00	Wells Fargo Bank, PO Box 5058 MAC P6053-021, Portland, OR 97208-5058
514646060	EDI: WFFC.COM May 15 2019 05:48:00	Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
514705681	+EDI: WFFC.COM May 15 2019 05:48:00	Wells Fargo Bank, N.A.,, d/b/a/ Wells Fargo Dealer Services, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
514487637	EDI: WFFC.COM May 15 2019 05:48:00	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Steward Financial Services, c/o Stark & Stark, 401 Route 73 North, Suite 130,  
Marlton, NJ 08053-3428

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor Midfirst Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,  
summarymail@standingtrustee.com  
John L. Laskey on behalf of Creditor Steward Financial Services jlaskey@stark-stark.com,  
jgould@stark-stark.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer  
Services, Inc. ecfmil@mortoncraig.com, mortoncraigecef@gmail.com  
Thomas E. Dowey on behalf of Debtor Calvin Gaynor tdesquire@hotmail.com  
Thomas E. Dowey on behalf of Joint Debtor Kim M Gaynor tdesquire@hotmail.com  
William E. Craig on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer  
Services, Inc. mortoncraigecef@gmail.com, mortoncraigecef@gmail.com

TOTAL: 9